

## CLAIMS

What is claimed is:

1. a system for providing an electronic gift certificate service over a distributed network, comprising of:
  - a plurality of Merchant sites connected to the distributed network, each Merchant site running at least one service application to provide an online service to users over the distributed network;
  - a plurality of Manufacturer sites connected to the distributed network, each Manufacturer site running at least one service application to provide an online service to users over the distributed network;
  - a plurality of user computers connected to the distributed network, each user computer running at least one client application for accessing online service of the Merchant sites;
  - a Gift Certificate Authority site connected to the plurality of Merchant and Manufacturer sites, the gift certificate site including a user database, a manufacturer database, and a merchant database containing authentication information of registrants, the registered users accessing the Merchant sites from the user computers over the distributed network;
  - a database which stores user-specific customization data, the customization data specifying preferences of the registered users with respect to the online services of the Merchant sites; and
  - a database which stores contribution information related to registrants and beneficiary information, the contribution information which allows one-time or reoccurring contributions to specified beneficiaries; and
  - a database which stores the gift certificates and related transactions; and
  - a database which stores Merchant information, the Merchant information specifying communication information necessary for establishing secure connections between the Merchant and the Gift Certificate system; and
  - a database which stores Manufacturer information, the Manufacturer information contains the relationships of which resellers sell the manufacturers products; and
  - an authentication protocol for allowing the gift certificate site to authenticate users, manufacturers, and merchants and communication links with the partner systems, the authentication protocol implemented by software components of the Manufacturer, Merchant, and Gift Certificate sites.

Whereby a scaleable system is defined that supports multiple online merchants of any size and from any location in the world.

2. A system as in claim 1, whereby an individual or company may purchase an electronic gift certificate.
3. A system as in claim 2, whereby the purchaser may place restrictions on the use of the gift certificate.
4. A system as in claim 2, whereby the purchaser may track the use of the gift certificate.
5. A system as in claim 4, whereby a search mechanism provides for accessing the sales transactions associated with a gift certificate.
6. A system as in claim 1, whereby an individual or company may contribute to beneficiaries electronically.
7. A system as in claim 6, whereby contributions can be made automatically on a re-occurring basis.
8. A system as in claim 6, whereby contributions can be made anonymously.

9. A system as in claim 1, which allows the electronic gift certificate to be split across multiple purchases at a plurality of merchants.
10. A method whereby gift certificate purchasers may place restrictions on the use of that certificate, comprising the steps of:
  - Indicating interest to purchase electronic gift certificate;
  - Entering the desired dollar amount to be applied to the gift certificate;
  - Entering a PIN # for authentication in the redemption process;
  - Optionally, entering any restrictions on use;
  - Providing payment information to Gift Certificate site;
  - Gift Certificate site validating payment information;
  - Confirming the order;
  - Receiving an Order Confirmation, the order confirmation being shown via online display immediately and later e-mail notification;

Whereby a gift certificate purchaser can make a purchase in a timely manner from the convenience of their home or office and the purchaser's privacy is maintained.
11. A method as in claim 10, wherein the gift certificate purchaser may associate a fixed Shipping Address with the said use of the gift certificate.
12. A method as in claim 10, wherein the use of a gift certificate may be restricted by category of product or service.
13. A method as in claim 10, wherein the use of a gift certificate may be restricted by age range of product or service.
14. A method as in claim 10, wherein the use of a gift certificate may be restricted by dollar limitations on a per order or per item basis.
15. A method as in claim 10, wherein the use of a gift certificate may be restricted to a given date range.
16. A method as in claim 10, wherein the use of a gift certificate may be restricted to a given merchant or group of merchants.
17. A method whereby the registrant may contribute electronically to beneficiaries on a reoccurring basis.
18. A method as in claim 17, wherein a contribution can be made anonymously.
19. An apparatus comprising:
  - A Gift Certificate Authority server operatively connected to a computer network, the server having a processor and a computer readable memory, the memory storing gift certificate and contribution implementation software, including database management software, customer access software, payment processing software, and artificial intelligence software;
  - at least one data structure including a list of registrants along with corresponding ID and profile information, and including a list of participating manufacturers with their corresponding communication information, and including a list of participating merchants with their corresponding communication information, the list of

participating merchants being a subset of the sites available to users of the computer network, the at least one data structure further including the registration of gift certificates, and contributions;

a first data entry system through which information about registrants are entered into the computer system, the first information for each registrant including at least a first name, last name, and e-mail address, which the registrant has been assigned a unique identifier;

A second data entry system capable of receiving second information, the second information including a list of gift certificates which the registrant has purchased and related sales transactions;

A database storage system that stores and retrieves the first and second information about the registrant; and

A third data entry system through which information about Merchants are entered into the computer system, the third information for each merchant including at least a contact name and e-mail address;

A fourth data entry system through which information about Manufacturers are entered into the computer system, the fourth information for each manufacturer including at least a contact name and e-mail address and preferably corresponding resellers;

The database storage system, which also includes "contributions" in addition to the gift certificates, whereby the gift certificate service facilitates seamless connection between gift certificate purchasers and redeemers and registered merchants for the purchasing of items and making contributions to beneficiaries.

20. The gift certificate authority as in claim 19 wherein the first, second, third, and fourth data entry system comprises a client application running on a user computer;
21. The gift certificate authority as in claim 19 further comprising updating means for updating the database storage system as a prospective purchaser buys a gift certificate, modifies their profile, creates a contribution account, or modifies their contribution account.
22. The gift certificate authority as in claim 19 further comprising a database storage system which resides on one or more computers at one or more sites that work in tandem.